



TN Coalition for Better Aging

Reimagining Long-Term Services & Supports in TN

Other states are innovating how they offer and pay for long term services and supports to take pressure off state Medicaid budgets, ease family caregiver burden and provide financial relief for the middle class.

Let's help TN do the same!

TN's Long-Term Care system is fragmented, makes families poor & threatens to bankrupt our state's budget.



7 out of 10 people will need long-term care after turning 65



80% want to remain at home, many live alone & are disabled

70% of Americans rely on public benefits like Medicaid to cover long-term care



Average Median income for those 65+ in TN is \$40,952

Families needing help are forced to spend down to qualify for TennCare



CHOICES

Yet, 93% of people are not insured for long-term care and many lack adequate savings.

Most families must make severe financial sacrifices and many impoverish themselves to pay for or provide essential care themselves.



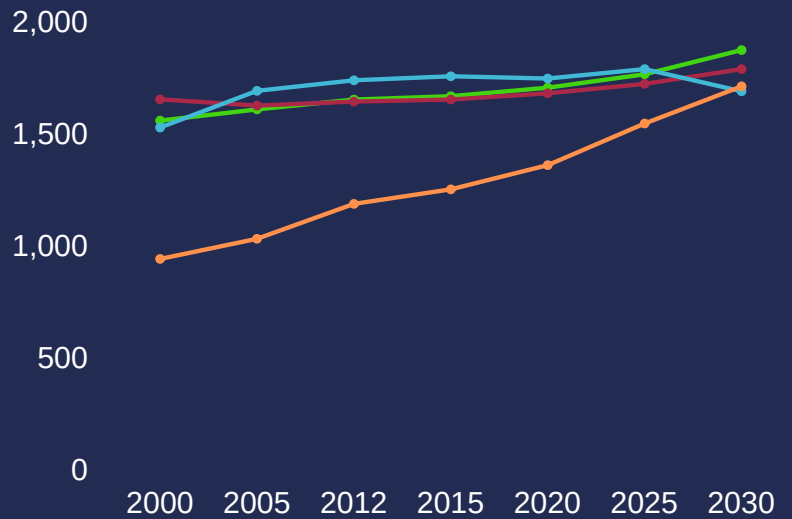
Without LTSS supports, family caregivers leave the workforce to care for loved ones...employers and economic growth suffer.

As Tennessee's older population more than doubles, the number of people who require long-term care will also increase proportionally.

In 2017, TN Comptroller's office warned that TennCare CHOICES enrollment could grow 63% by 2030 with increased costs of over \$577 million.

Caring for a loved one comes at a cost for family caregivers. Tennessee's 1,000,000 unpaid family caregivers face financial insecurity.

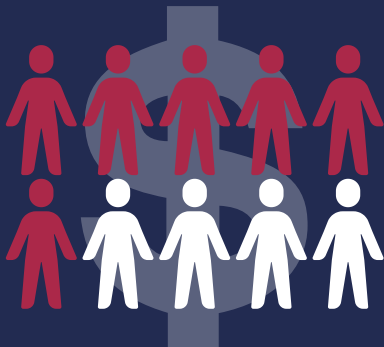
TN's 60+ population is the fastest growing age group.



0-19 20-39 40-59 60+



Nationally, family caregivers spend an average of 20% of their own income on out-of-pocket costs related to caregiving. Without better long-term services and support, we will impoverish the next generation.



Six in ten (61%) caregivers of older adults work and most full time. Family members who leave the workforce to care for loved ones typically lose \$300,000 in income and benefits.

Priorities for Action



1. Invest in direct care workers

- Increase financial incentives with sign-on, retention bonuses & career ladders
- Expand provider capacity by increasing HCBS reimbursement levels/rates
- Increase compensation to direct care workers to provide a living wage
- Invest in pilot apprentice programs and a service corps for health profession students

2. Improve family caregiver support

- Expand DIDD family support program as pilot for CHOICES providing flexible financial support
- Invest in respite care and adult day programs & pilots
- Provide equipment, assistive devices & home modifications

3. Invest more in HCBS to save the state money

- Restore CHOICES Group 3 eligibility as an integral, cost-effective part of a continuum of services
- Extend HCBS to individuals on Options & ECF Choices waiting lists
- Pilot and evaluate model programs like CAPABLE, the Village model and service enriched affordable housing

Guiding Principles for Reimagining LTSS in TN

Personal Choice & Self-Determination

Long-term services and supports should be offered and delivered in ways that give people desirable options and maximize control over their choices and circumstances.

Affordability

Older adults and adults with disabilities deserve quality long-term services and supports that are reimbursed at rates that fairly recognize the value of those services and that are affordable for those receiving the services.

Caregiver & Family Support

Family caregivers are valued, and they should have access to the information, tools, community resources, and physical, mental, technological, and financial supports they need to care for their loved ones.

Community & Home-Based Care

Older adults and adults with disabilities in urban and rural communities deserve person-centered, holistic choices in community and home-based care that are innovative, affordable, and supported by competent and adequately compensated staff.

Accessible, Equitable, & Inclusive Services

Services for older adults and adults with disabilities should be easy to find and access. Services should be equitably available everywhere in the state, regardless of ability to pay and be inclusive of underrepresented communities.

Quality of Life & Services

Long-term services and supports should be high quality and delivered in a compassionate manner that respects individual choice while also providing opportunities for meaningful social connections, personal development, and emotional & mental wellbeing.

Opportunities

- Invest in developing a more robust LTSS continuum that benefits the broad middle class as well as low-income Tennesseans
- Foster collaboration across multiple sectors – public, private, nonprofit, faith based organizations, & philanthropy
- Invest in a feasibility study to analyze potential cost savings and recommend innovative public-private partnership opportunities
- Invest additional funding and evaluate pilots that increase the direct care workforce, offer preventive home and community-based services and support family caregivers